

<i>SERFF Tracking Number:</i>	<i>TRST-126193327</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Trustmark Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42677</i>
<i>Company Tracking Number:</i>	<i>9.00259</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001C Any Size Group - Other</i>
<i>Product Name:</i>	<i>BFA FILING - AMERICAN HOME FURNISHING ASSOCIATION (AHFA)</i>		
<i>Project Name/Number:</i>	<i>BFA FILING - AHFA/</i>		

## Filing at a Glance

Company: Trustmark Life Insurance Company

Product Name: BFA FILING - AMERICAN HOME FURNISHING ASSOCIATION (AHFA) SERFF Tr Num: TRST-126193327 State: ArkansasLH

TOI: H16G Group Health - Major Medical SERFF Status: Closed State Tr Num: 42677

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: 9.00259 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor

Author: Paula Bures Disposition Date: 06/17/2009

Date Submitted: 06/17/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: BFA FILING - AHFA

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/17/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 06/17/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

RE: Informational Letter – Expansion of bona fide association product offering

Trustmark Life Insurance Company

FEIN# 36-3421358; NAIC# 276-62863

Filing Number: 9.00259 – BFA FILING American Home Furnishings Association (AHFA)

Form Numbers: AXX/K Policy and AXX/C Certificate

*SERFF Tracking Number:* TRST-126193327 *State:* Arkansas  
*Filing Company:* Trustmark Life Insurance Company *State Tracking Number:* 42677  
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*TOI:* H16G Group Health - Major Medical *Sub-TOI:* H16G.001C Any Size Group - Other  
*Product Name:* BFA FILING - AMERICAN HOME FURNISHING ASSOCIATION (AHFA)  
*Project Name/Number:* BFA FILING - AHFA/

Dear Ms. Minor:

Your Department approved the above-referenced Certificate and Policy of insurance, form AXX/C and AXX/K, on May 22, 2003. Your Department on June 3, 2008 approved the most recent revisions to the matrix paragraphs for these forms. With each of these forms filings, we apprised Your Department that the forms were for use with particular bona fide associations.

We would like to market the above-referenced forms with American Home Furnishings Association (AHFA), which we believe meets the criteria of a bona fide association.

The forms will be revised only to reflect the new bona fide association and plan administrator. All forms will otherwise remain unaltered from the version approved by your Department.

In addition to the Arkansas Questionnaire, we would like to offer supporting documentation. Please find a signed certificate certifying that American Home Furnishings is a bona fide association, the Articles of Incorporation, Bylaws and Trust Agreement for your review. Membership material and a list of members has also been provided.

Should you require any additional information in order to approve this request, please feel free to contact me at (800) 666-6977, extension 32406 or at my email address paula.bures@trustmarkins.com.

Sincerely,

Paula Bures  
Regulatory Advocacy Analyst  
The Trustmark Companies

## Company and Contact

### Filing Contact Information

Paula Bures,  
400 Field Drive  
Lake Forest, IL 60045

paula.bures@trustmarkins.com  
(800) 666-6977 [Phone]  
(847) 615-3872[FAX]

### Filing Company Information

<i>SERFF Tracking Number:</i>	<i>TRST-126193327</i>	<i>State:</i>	<i>Arkansas</i>
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Trustmark Life Insurance Company	CoCode: 62863	State of Domicile: Illinois
400 Field Drive	Group Code: 276	Company Type:
Lake Forest, IL 60045	Group Name:	State ID Number:
(800) 666-6977 ext. [Phone]	FEIN Number: 36-3421358	

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trustmark Life Insurance Company	\$0.00	06/17/2009	

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	06/17/2009	06/17/2009

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## Disposition

Disposition Date: 06/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TRST-126193327 State: Arkansas

Filing Company: Trustmark Life Insurance Company State Tracking Number: 42677

Company Tracking Number: 9.00259

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: BFA FILING - AMERICAN HOME FURNISHING ASSOCIATION (AHFA)

Project Name/Number: BFA FILING - AHFA/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Trust Agreement	Approved-Closed	Yes
Supporting Document	Signed Certification	Approved-Closed	Yes
Supporting Document	Articles of Incorporation	Approved-Closed	Yes
Supporting Document	Bylaws	Approved-Closed	Yes
Supporting Document	Arkansas Questionnaire	Approved-Closed	Yes
Supporting Document	Membership Material including Application	Approved-Closed	Yes
Supporting Document	List of Members	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes

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## **Rate Information**

Rate data does NOT apply to filing.



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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Flesch Certification	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Bypass Reason:</b>	Not applicable to this type of filing.			
<b>Comments:</b>				

<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Bypass Reason:</b>	Not applicable to this type of filing - Not filing a policy for approval.			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	Trust Agreement	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Comments:</b>				
<b>Attachment:</b>	Trust Agreement.pdf			

<b>Satisfied -Name:</b>	Signed Certification	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Comments:</b>				
<b>Attachment:</b>	Bona Fide Certification.pdf			

<b>Satisfied -Name:</b>	Articles of Incorporation	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Comments:</b>				
<b>Attachment:</b>	Articles of Incorporation.pdf			

<b>Satisfied -Name:</b>	Bylaws	<b>Review Status:</b>	Approved-Closed	06/17/2009
<b>Comments:</b>				
<b>Attachment:</b>				

<i>SERFF Tracking Number:</i>	<i>TRST-126193327</i>	<i>State:</i>	<i>Arkansas</i>
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By Laws.pdf

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Project Name/Number: BFA FILING - AHFA/

**Review Status:**  
**Satisfied -Name:** Arkansas Questionnaire Approved-Closed 06/17/2009  
**Comments:**  
**Attachment:**  
Arkansas Discretionary Questionnaire.pdf

**Review Status:**  
**Satisfied -Name:** Membership Material including Application Approved-Closed 06/17/2009  
**Comments:**  
**Attachment:**  
Membership Material - includes application.pdf

**Review Status:**  
**Satisfied -Name:** List of Members Approved-Closed 06/17/2009  
**Comments:**  
**Attachment:**  
AHFA\_Insurance\_List w e-mail addresses.pdf

**Review Status:**  
**Satisfied -Name:** Cover Letter Approved-Closed 06/17/2009  
**Comments:**  
**Attachment:**  
Cover Letter.pdf

## **AHFA TRUST AGREEMENT**

### **ARTICLE I TRUST CREATION**

American Home Furnishings Alliance (a North Carolina association hereinafter referred to as "the Association" or "AHFA") authorizes and directs Andy Counts and others who may be appointed as Trustees from time to time in accordance with the terms of this Trust Agreement (hereafter "Trustees") to enter into this trust agreement (hereafter "Trust Agreement") and thereby create the AHFA Trust (hereafter "Trust").

The Trust is effective as of May 1, 2009 and provides as follows:

### **ARTICLE II TRUST PURPOSE**

The Trust is created for the sole purpose of enabling the Association to provide group insurance coverage to the Association's individual members and their dependents, employer members and eligible employees of employer members (hereafter collectively referred to as "Members").

### **ARTICLE III TRUSTEES AND APPLICATION OF THE TRUST**

(A) The Trustees shall use the Trust to purchase and maintain a policy or policies of group insurance as the Trustees, acting in their sole discretion, shall determine and agree to be in the best interest of the Members of the Association.

(B) The Trustees, on behalf of the Trust, may apply for a policy or policies of group insurance. Any such policy or policies of group insurance shall be issued by a licensed insurance carrier, shall be issued to the Trust as the policyholder, and shall become an asset of the Trust. The insurance carrier(s) selected to issue the group policy or policies to the Trust shall be referred to hereinafter as the "Insurance Carrier".

(C) The Trustees have the authority to make all decisions pertaining to the policy or policies of group insurance on behalf of the Trust.

(D) The Trustees may use Trust assets to pay or provide for:

(i) All reasonable and necessary expenses of establishing and maintaining the Trust;

(ii) Policy or policies of group insurance through the collection of Member premium and other contributions provided, however, that the Trustees shall not use the Trust to maintain in force any coverage for a Member who is in default of payment of contribution to the Trust as described in Article IV or for any Member whose membership is withdrawn or terminated for any reason;

(iii) Refunds of contributions of Members if appropriate provided, however, that in the case of the withdrawal or termination of a Member from the Association, the Trust shall not make any refund of the contributions held in Trust of such Member until such Member's fair share of Trust expenses are paid;

(iv) To accumulate dividends or experience rating refunds accruing from the group insurance policy or policies held by the Trust. The Trustees may use any such funds for the administration of the Trust or premium stabilization and shall not distribute such dividends or refunds to any Member. Management and application of such funds held by the Trust shall be the exclusive domain of the Trustees.

(E) All monetary Trust assets shall be deposited in a bank(s) as the Trustees designate and all Trust asset withdrawals must be authorized by a designated Trustee or a designated employee of the Association.

(F) The Trustees designated to authorize Trust asset withdrawals shall be bonded individually or under a blanket bond, at the expense of the Trust, by a duly authorized surety company, in such amount as may be required by law.

#### **ARTICLE IV CONTRIBUTIONS TO THE TRUST**

(A) Each Member participating in the insurance program shall pay premiums due directly to the Insurance Carrier.

(B) Any other contributions to the Trust by each Member shall be used solely to pay the expenses of administration of the Trust for the provision of group insurance benefits.

#### **ARTICLE V PARTICIPATION IN THE TRUST**

(A) Any Member certified by the Association to be in good standing with the Association may request participation in the Trust. The Member shall apply to the Trustees for participation on such form(s) as the Trustees may require. Such participation in the Trust shall commence on the first day of the month set by the Trustees, provided such Member satisfies the requirements for participation in the Trust as established by the Trustees.

(B) The Member shall cease to qualify for participation in the Trust when: (1) such Member shall cease to qualify under or by any reason of state or federal law; or (2) such Member fails to comply with the rules and regulations made by the Trustees from time to time with respect to the administration of the Trust including, but not limited to, contributions due and all other matters the Trustees deem advisable to assure a sound administration of the group insurance program in accordance with the provision of the insurance policy or policies.

(C) A Member may cease to qualify for participation in the Trust when such Member's membership in the Association is terminated (in accordance with the Association's policy for membership and termination) or fails to make the required contribution for participation in the Trust.

(D) When, in accordance with the provisions of this Article V, a Member ceases to qualify for participation in the Trust, the Trustees shall give notice of such disqualification to the insurance carrier or carriers of the policy or policies under which insurance is provided and, subject to Article III(D)(iii), such insurance shall then terminate as provided in the policy or policies. The Trustees shall have no further liability to such Member whose participation has terminated.

(E) Should any monies be received by the Trustees from any person failing to satisfy the requirements for initial participation in the Trust, such monies shall be returned, and there shall be no further obligations whatsoever in connection therewith.

## **ARTICLE VI ADMINISTRATION OF THE TRUST**

(A) The Trust shall be administered by one to four persons as the Trustees appointed by the Association. Initially there shall be one Trustee, Andy Counts. Any subsequent Trustees appointed by the Association must also sign this Trust Agreement.

(B) Each Trustee shall be an employee of a Member of the Association or an employee of the Association.

(C) If any Trustee should die, resign or become ineligible to serve as Trustee before the end of his term, the Association shall appoint a successor Trustee to serve out the unexpired term of such Trustee. The Trustees shall designate one Trustee to be a Chairman and one Trustee to be a Secretary. A Trustee may serve in both capacities.

(D) A Trustee may resign upon giving fourteen days notice in writing to the remaining Trustees. Notice of such resignation shall be provided to the Association and to the insurance carrier or carriers.

(E) The Trustees, by their execution of this Trust Agreement, do hereby accept the trusteeship and declare that they will receive and hold the Trust assets in a fiduciary capacity as Trustees by virtue of the Trust Agreement and only for the uses and purposes, and with the powers and duties, herein set forth and none other.

(F) The insurance carrier or carriers of the policy or policies shall at all times be kept informed by the Trustees of the names and addresses of the Trustees who are serving, and of their designated titles, and any insurance carrier may rely on the report last received in writing from the Trustees on such matters.

## **ARTICLE VII POWERS AND DUTIES OF THE TRUSTEES**

(A) The Trustees may exercise all rights or privileges granted to them as the policyholder of the group insurance coverage(s). The Trustees may agree with the insurance carrier to any alteration, modification, or amendment of such policy, and may take any action respecting such policy or the insurance provided thereunder which may be necessary or advisable, and such insurance carrier shall not be required to inquire into the authority of the trustees with regard to any dealings in connection with such policy.

(B) The Trustees shall have the power to construe the provisions of this Trust Agreement and the terms used herein, and any construction adopted by the Trustees in good faith shall be binding upon all persons. Each Member shall be liable to the Insurance Carrier or its designated representative for the premium for his/her/its insurance under the policy or policies issued to the Trust for any period during which such insurance is in force. Failure of the insurance carrier to collect such premium shall not constitute a waiver as to such right subsequent thereto.

(C) The Trustees shall direct and control the general management of the business, activities and affairs of the Trust with full power to transact all its business.

(D) The Trustees shall not receive compensation for their duties but shall be reimbursed for all reasonable and necessary expenses which they may incur in the performance of their duties.

(E) The Trustees may promulgate any rules or regulations relevant to the participation in the Trust or any other matter as may, in their discretion, be proper or necessary for the sound and efficient administration of the Trust; provided, however, that a copy or copies of such rules shall be mailed to the carrier or carriers of such policy or policies and to each Member participating in the Trust.

(F) The Trustees may delegate any of their ministerial powers or duties under the Trust Agreement to any agent or employee.

(G) The Trustees shall keep true and accurate books of account and records of all transactions. The Trustees shall annually furnish the Association reports with respect to the status of the Trust, as well as the status of the insurance policy or policies and the benefits paid thereunder.

(H) Any action by the Trustees pursuant to this Trust Agreement may be taken either at a meeting (either in person or by teleconference) or in writing without a meeting. A meeting may be called at any time by the Chairperson or any two of the other Trustees by giving fourteen days written notice to the other Trustees. Such notice requirement shall be dispensed with if all Trustees agree to waive such requirement or if all Trustees are present and participate in any such meeting.

(I) Any action taken by the Trustees pursuant to this Trust Agreement shall be by the concurrence of a majority of the Trustees serving at that time.

(J) The Trust and Trustees shall be bound by the signature of the Chairperson and the Secretary. Any person or entity may rely thereon that the execution of such instrument on behalf of the Trust has been duly authorized.

(K) The Trustees shall not have any liability with respect to the non-payment of Member contributions or premiums. All suits and proceedings to enforce or protect any other right, demand or claim on behalf of the Trust or the Trustees may be instituted and prosecuted on behalf of the Trust and the Trustees by the Chairperson or by any three Trustees so authorized by the Trustees.

(L) Each power, duty and responsibility granted to the Trustees hereunder shall be exercised by the Trustees in their discretion with the care, skill, prudence and diligence as a prudent person acting in a like capacity and familiar with such matters would use under the circumstances prevailing at the time.

(M) The "Named Fiduciary" of the Trust shall be the Trustees. Nothing herein shall operate to relieve a fiduciary from responsibility or liability as imposed by the Employee Retirement Income Security Act of 1974, as amended.

## **ARTICLE VIII AMENDMENT TO THE TRUST AGREEMENT**

(A) This Trust Agreement may be amended to any extent at any time or from time to time by the unanimous concurrence of all the Trustees serving at that time and subject to the approval of the Association, provided that no amendment shall divert the assets of the trust to a purpose other than that as set forth in Article II.

(B) The Trustees shall immediately notify the insurance carrier or carriers of any amendment to the Trust Agreement adopted and shall execute any instrument reasonably necessary in connection therewith.

## **ARTICLE IX TERMINATION OF THE TRUST**

(A) The Trust may be terminated at any time by the unanimous concurrence of all the Trustees serving at that time, and such action may be taken in accordance with the provisions of Article VII(H).

(B) In the event of the termination of the Trust, the Trustees shall apply the Trust assets to pay any and all obligations of the Trust, and distribute and apply any money and other property forming the Trust in such manner as will, in their opinion, best effectuate the purpose of the Trust.

(C) Upon termination of the Trust, the Trustees shall forthwith notify each Member and the insurance carrier or carriers, and shall continue as Trustees for the purpose of dissolution, and may take any action with regard to any policy or policies which may be appropriate or required by the insurance carrier or carries of such policy or policies. The insurance carrier or carriers may rely upon the signature of any Trustee serving at that time.

## **ARTICLE X MISCELLANEOUS PROVISIONS**

(A) The Association and its membership shall furnish to the Trustees such records and any other information as the Trustees may require in connection with the administration of the Trust and the insurance policy or policies.

(B) No Member, Member beneficiary, nor any other person or entity shall have any right, title or interest in or to the Trust, or any part thereof, nor any person claiming by or through such Member by reason of having been named a beneficiary in a certificate or otherwise, shall have any claim against the monies or properties of this Trust, and the interests of such Member beneficiaries and other persons claiming through them shall be limited to those specified in the policy or policies.

(C) No person, partnership, corporation or association dealing with the Trustees shall be obliged to see to the application of any funds or property of the Trust, or to see that the terms of the Trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of the Trustees, and every act and instrument effected by the Trustees shall be conclusive in favor of any person, partnership, corporation, or association relying thereon that:

(i) At the time of such act or the delivery of such instrument, the Trust hereby created was in full force and effect;



(ii) Such act or instrument was accomplished or executed in accordance with the terms and conditions, contained in this instrument; and

(iii) The Trustees were duly authorized to execute such instrument or accomplish such act, and if such act was accomplished or the instrument was executed by one or more of the Trustees acting on behalf of a majority of the Trustees, such accomplishment or execution was authorized by the Trustees.

(D) This Trust Agreement may be executed in multiple counterparts.

#### ARTICLE XI SITUS AND CONSTRUCTION OF THE TRUST

(A) All questions pertaining to the Trust's validity, construction, and administration shall be determined in accordance with the laws of the State of Illinois.

(B) In case any of the provisions hereof shall be held illegal or invalid for any reason, such illegality or invalidity shall not affect the remaining provisions herein contained, but shall be fully severable, and this Trust shall be construed and enforced as if said illegal or invalid provisions had never been inserted herein.

Executed this 27<sup>th</sup> day of February, 2009.

AMERICAN HOME FURNISHINGS ALLIANCE

By: 

Bruce Bradburn, Chair of the Board of Directors

TRUSTEE:

  
Andy Counts

2009 BONA FIDE ASSOCIATION CERTIFICATION FOR American Home Furnishings Alliance (AHFA)  
Association Name

I, the undersigned, as a [Trustee][Officer] of the AHFA, certify that the  
AHFA qualifies as a bona fide association.  
Association Name

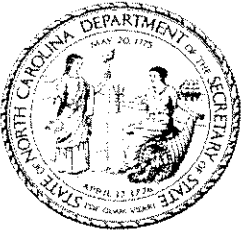
The AHFA:  
Association Name

- 1) Has been actively in existence for at least five years;
- 2) Was formed and maintained in good faith for purposes other than obtaining insurance;
- 3) Does not condition membership in the association on any health status-related factor relating to an individual (including an employee of an employer or a dependent of an employee);
- 4) Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to the members (or individuals eligible for coverage through a member); and
- 5) Does not make health insurance coverage offered through the association available other than in connection with a member of the association.

Andy S. Counts  
Print Name of Authorized Representative of Association

[Signature]  
Signature

3/2/09  
Date



# NORTH CAROLINA

## Department of The Secretary of State

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To all whom these presents shall come, Greetings:

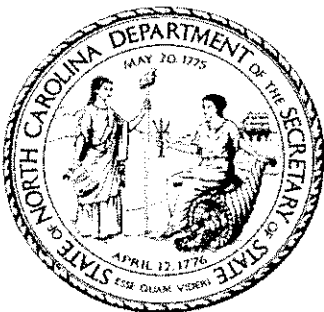
I, **ELAINE F. MARSHALL**, Secretary of State of the State of North Carolina, do hereby certify the following and hereto attached to be a true copy of

### ARTICLES OF RESTATEMENT

OF

**AMERICAN FURNITURE MANUFACTURERS ASSOCIATION, INC.  
WHICH CHANGED ITS NAME TO  
AMERICAN HOME FURNISHINGS ALLIANCE, INC.**

the original of which was filed in this office on the 3rd day of December, 2004.



IN WITNESS WHEREOF, I have hereunto  
set my hand and affixed my official seal at the  
City of Raleigh, this 3rd day of December, 2004

*Elaine F. Marshall*

Secretary of State

State of North Carolina  
Department of the Secretary of State

ARTICLES OF RESTATEMENT  
FOR NONPROFIT CORPORATION

Pursuant to §55A-10-06 of the General Statutes of North Carolina, the undersigned corporation hereby submits the following for the purpose of restating its Articles of Incorporation.

1. The name of the corporation is: American Furniture Manufacturers Association, Inc.
2. The text of the Restated Articles of Incorporation is attached.
3. (Check a, b, c, and/or d, as applicable.)
  - a. ☐ These Restated Articles of Incorporation were adopted by the board of directors and do not contain an amendment.
  - b. ☐ These Restated Articles of Incorporation were adopted by the board of directors and contain an amendment not requiring member approval. (Set forth a brief explanation of why member approval was not required for such amendment.) \_\_\_\_\_
  - c. ☒ These Restated Articles of Incorporation contain an amendment requiring member approval, and member approval was obtained as required by Chapter 55A of the North Carolina General Statutes.
  - d. ☐ These Restated Articles of Incorporation contain an amendment requiring approval by a person whose approval is required pursuant to N.C.G.S. §55A-10-30, and such approval was obtained.
4. These articles will be effective upon filing, unless a delayed date and/or time is specified: \_\_\_\_\_

This the 29 day of November, ~~XX~~ 2004

AMERICAN FURNITURE MANUFACTURERS  
ASSOCIATION, INC.

\_\_\_\_\_  
Name of Corporation

\_\_\_\_\_  
Signature

Andy S. Counts, Chief Executive  
Type or Print Name and Title  
Officer

Notes:

- i. Filing fee is \$10, unless the Restated Articles of Incorporation include an amendment, in which case the filing fee is \$25. This document and one exact or conformed copy of these articles must be filed with the Secretary of State. (Revised May 1998)

Corporations Division

PO Box 29622

Raleigh, NC 27626-0622

STATE OF NORTH CAROLINA  
DEPARTMENT OF THE SECRETARY OF STATE  
AMENDED AND RESTATED ARTICLES OF INCORPORATION  
OF  
AMERICAN HOME FURNISHINGS ALLIANCE, INC.

The undersigned corporation hereby executes these articles of Amendment for the purpose of amending its charter and the amendments do not give rise to dissenters' rights:

I

The name of the corporation is AMERICAN HOME FURNISHINGS ALLIANCE, INC.”

II

The period of the duration of this corporation is perpetual.

III

The purposes for which the corporation was organized are:

- (a) To function as a non-profit corporate trade association in order:
- (b) To promote harmonious relations between the members who are engaged in the home furnishing industry; further the interests of its members through lawful means; promote trade shows and educational seminars; promote harmonious relations with other like corporations or associations by providing a means for the exchange of concepts, views and ideas; promoting economic, marketing and technical research and programs; provide educational opportunities; represent and foster the legislative and regulatory objectives of the home furnishings industry at the state and national levels; promote programs and aids to improve operational productivity and management effectiveness; work in concert with other associations or organizations when such cooperation will contribute to the achievement of the objectives of the corporation; and implement such additional activities and programs to increase the profitability of the corporation members as the corporation may properly and legally undertake; and

- (c) To engage in any lawful act or activity for which non-profit corporations may be organized including, but not limited to, those powers set forth in N.C.G.S. § 55A-3-02 and §55A-3-03.

#### IV

The corporation shall have members which may be divided into such classes as shall be provided in the Bylaws when adopted or amended. All members shall be accepted, appointed, elected or designated in the manner provided in the Bylaws.

#### V

Those directors immediately prior to this amendment shall continue to be the directors of this corporation until the time for election of new directors as set forth in the Bylaws. Thereafter, directors shall be elected by this corporation pursuant to the Bylaws.

#### VI

The corporation will indemnify and hold harmless all officers and directors, to the fullest extent from time to time permitted by law, in the event any officer and/or director is made, or threatened to be made, a party to any pending, threatened or completed civil, criminal, administrative, investigative, or arbitrative action, suit or proceeding, or any appeal therein (and any inquiry or investigation that could lead to such action, suite or proceeding) by reason or the fact that he or she is or was a director, officer, employee or agent of the corporation or serves or served at the request of the corporation as a director, officer, partner, trustee, employee, or agent of any other enterprise or as a trustee or administrator under an employee benefit plan. The rights of the officer or director shall, to the fullest extent from time to time permitted by law, cover all liabilities and expenses including, without limitation, all attorney's fees and expenses, judgment, fines, excise taxes, amount paid in settlement, and all expenses incurred by the officer

or director in enforcing his or her rights hereunder. To the fullest extent from time to time permitted by law, the corporation shall pay the expenses of the officer or director, including attorney's fees and expenses incurred in defending any such action, suit or proceeding in advance of the final disposition of such action, suit or proceeding. The rights of the officer or director shall inure to the benefit of such person, whether he or she is an officer or director at the time such liabilities or expenses are imposed or incurred and whether or not the claim asserted against him or her is based on matters that occurred while an officer or director and, in the event of his or her death, shall extend to his or her legal representative. The rights of the officer or director hereunder will be in addition to and not exclusive of any other rights to which he or she may be entitled under any statute, agreement, insurance policy, corporate action, or otherwise.

## VII

Upon dissolution of the corporation, all liabilities and obligations of the corporation shall be paid and discharged from the assets of the corporation, or adequate provision shall be made therefore. To the extent there remains any assets of the corporation after the satisfaction of the corporation's liabilities and obligations, such assets held by the corporation upon the condition or requirement that they shall be returned, transferred or conveyed in a certain manner upon dissolution shall be returned, transferred or conveyed in accordance with such condition or requirement. All other remaining assets of the corporation shall, subject to these Articles of Amendment and Restatement of the Charter or the Bylaws, be distributed as provided in the plan of dissolution.

## VIII

The street address and county of the principal office and registered office of the corporation is 317 W. High Avenue, High Point, Guilford County, North Carolina, 27261.

IX

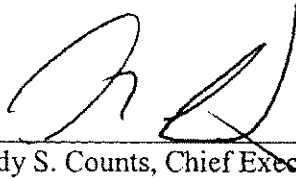
The name of the registered agent is Andy S. Counts, Chief Executive Officer, with the same address as the principal office.

XI

These articles will be effective upon filing.

This the 29 day of November, 2004.

AMERICAN HOME FURNISHINGS ALLIANCE,  
INC.

A handwritten signature in black ink, appearing to be 'A. S. Counts', written over a horizontal line.

Andy S. Counts, Chief Executive Officer



## BYLAWS

### Article I

#### NAME

The name of this corporation shall be AMERICAN HOME FURNISHINGS ALLIANCE, INC. (hereinafter referred to as "this corporation" or "AHFA").

### Article II

#### PURPOSE

The purpose of this corporation shall be to promote harmonious relations between members; to further the interests of its members through lawful means, and to promote harmonious relations with other like corporations or associations by providing a means for the exchange of concepts, views and ideas; by promoting economic, marketing, and technical research and programs; by providing educational opportunities; by representing and fostering the legislative and regulatory objectives of members at the state and national level; by promoting programs and aids to improve operational productivity and management effectiveness; by working in concert with other associations or organizations when such cooperation will contribute to the achievement of the objectives of this corporation; and by implementing such additional activities and programs to increase the profitability of corporation members as this corporation may properly and legally undertake.

### Article III

#### GOVERNING AUTHORITY

This corporation is governed and operated in accordance with the laws of the State of North Carolina, the Articles of Incorporation of this corporation, these bylaws, and the instructions of its membership and its Board of Directors (hereinafter referred to as "the Board"), Executive Committee, and Officers. The principal offices of this corporation shall be located in High Point, North Carolina.

### Article IV

#### MEMBERSHIP

SECTION 1. Eligibility: (a) REGULAR MEMBER Any corporation, partnership or other business entity which is incorporated or qualified to do business in any of the fifty states or the District of Columbia and which (A) has been engaged directly as a manufacturer or importer of home furnishings products for wholesale distribution in the United States; (B) has agreed to support and promote the affairs and activities of the AHFA; and (C) is not affiliated with or a part of any governmental

agency including, but not limited to, any city, county, or state, or the United States of America, or any foreign government, is eligible to become a member (hereinafter referred to as "member") of this Association, any subsidiary corporations (but not divisions) of members may also become independent members with all rights attached to membership by paying individual dues and otherwise meeting the requirements for membership. Those firms and corporations qualifying for membership using the eligibility requirements defined in SECTION 1 (b) below shall have only such rights and privileges as the AHFA Executive Committee shall from time to time determine.

(b) SUPPLIER MEMBER. AHFA may have Supplier Members from among those persons, firms and corporations directly engaged in business as a supplier to the home furnishings industry. Supplier Members shall pay those dues and meet those requirements for membership to be determined from time to time by the Executive Committee.

(c) SUMMER & CASUAL FURNITURE MANUFACTURERS ASSOCIATION (SCFMA) MEMBERS. Some of the AHFA members primarily sell summer and casual furniture. They are classified as SCFMA members who have all the rights and privileges of other AHFA members. In addition:

- (A) SCFMA shall have an independent board of directors and officers elected by the SCFMA members;
- (B) SCFMA members shall pay AHFA dues as determined by the SCFMA board of directors;
- (C) Requirements for membership or association with SCFMA will be determined from time to time by the SCFMA board of directors;
- (D) SCFMA shall have an Executive Director who is approved by the SCFMA board of directors and employed by AHFA;
- (E) The AHFA and SCFMA executive committees and staff shall prepare and agree upon, in advance of each fiscal year, a budget for SCFMA revenue and expenses;
- (F) The SCFMA board of directors has the authority to negotiate and enter into agreements for summer and casual furniture markets.
- (G) At least two (2) SCFMA members shall serve on the Board of Directors of the AHFA.

(d) YOUNG HOME FURNISHINGS PROFESSIONALS (YHFP) MEMBERS. AHFA shall sponsor as a division the YHFP for the purpose of promoting the growth and success of the home furnishings industry through a variety of means, including attracting and retaining talented young people and providing them with opportunities for professional development. Individuals qualifying for membership in the YHFP using the eligibility requirements defined below shall have only such rights and privileges as the AHFA Executive Committee shall from time to time determine.

- (A) Any individual that is employed by a member firm of AHFA and who is forty years old or younger shall be considered a member of YHFP.

- (B) Any individual who is engaged or employed by a firm or corporation engaged in a trade, industry, or profession related to the business of manufacturing or retailing home furnishings and is forty years old or younger may also be a member of YHFP. These individuals will pay dues to AHFA as determined from time to time by the AHFA Executive Committee.
- (C) The YHFP shall adopt Bylaws for that Division and elect directors and officers as provided therein. The YHFP division Bylaws and all activities of the YHFP shall be subject to the approval of the Chief Executive Officer of the AHFA.

SECTION 2. Admission to Membership: Any eligible manufacturer and/or seller of home furnishings or supplier thereto may become a Regular, Supplier, SCFMA, or YHFP Member by filing a written request, together with the proper dues, with the Secretary, provided such applicant (i) is not delinquent in paying dues during prior membership, or (ii) is not disqualified for membership due to acts which are contrary to the best interest and purposes of this corporation as determined by the Executive Committee.

SECTION 3. Voting: (a) The president or chief executive officer of each member or any other individual appointed by a member shall be the official representative of such member of this corporation. Such official representative shall act for the member in all affairs of this corporation. Each member may designate an alternate representative who shall act for the member in the absence of the official representative. Any number of representatives of a Regular or Supplier Member may attend the meetings of this corporation. Only Regular Members shall vote and have the privileges of the floor. Only one vote shall be cast by each Regular Member.

(b) Any member delinquent in dues shall be considered a member not in good standing and such member's voting privileges shall be suspended until such time as the arrearage is paid.

SECTION 4. Duration of Membership and Resignation: Any member may withdraw from this corporation by giving notice in writing to the Secretary 60 days prior to the date of withdrawal, but this shall not relieve the member of liability for all dues or other obligations in arrears. All right, privileges, and interests of a member in or to this corporation shall cease on the termination of membership. Dues shall not be subject to refund in the event of resignation.

SECTION 5. Suspension and Expulsion: (a) Any member or any representative of a member may be expelled, censured, or suspended, as the Board shall determine, for conduct on his part prejudicial to the welfare, interest, or character of this corporation by the affirmative vote of two-thirds (2/3) of the total Regular Members of the Board whether or not present at the meeting; provided, however, that notice in writing, together with a copy of the charges and specifications shall have been sent to said member or representative at least twenty (20) days before the meeting of the Board where such action shall be considered. A member or its representative so accused may

appear before the Board and may have legal representation at said meeting, and shall have the right to appeal from the decision of the Board to the next meeting of the members of this corporation. The majority decision of the members of this corporation voting at such meeting shall be final. (b) Any member whose dues remain unpaid for a period of three months after they are due and payable shall be deemed to have terminated its membership in this corporation, provided, two (2) notices of arrears shall have been mailed to the delinquent member. Such termination of membership shall not relieve said member of liability for unpaid dues or other obligations in arrears.

## Article V

### MEETINGS OF MEMBERS

SECTION 1. Annual Meeting: The annual meeting of the members of this corporation shall be held between September 1 and December 15 of each year on a day or days and at a place to be determined by the Executive Committee or by a majority vote of the membership represented at any meeting held prior to the annual meeting. Notice of the annual meeting shall be mailed to each member at least fifteen (15) days prior to the date of the meeting.

SECTION 2. Special Meetings: Special meetings of members of this corporation may be held at any time and place on call of the President, or the Executive Committee, or by the Board, or by twenty (20) or more Regular Members. Notice of the time and place of special meetings shall be mailed by the Secretary to each member at least fifteen (15) but not more than fifty (50) days prior to the date of the meeting.

SECTION 3. Quorum: One-fifth (1/5) of the Regular Members of this corporation shall constitute a quorum. In case there be less than this number, the presiding officer may adjourn the meeting from time to time until a quorum is present. A Regular Member shall be counted as present if he attends in person or by proxy.

SECTION 4. Order of Business: The order of business for meetings of the members of this corporation shall be determined by the Board. The order of business may be altered at any meeting by a majority vote of the Regular Members present. ROBERT'S RULES OF ORDER NEWLY REVISED shall govern except when otherwise provided in these bylaws.

## Article VI

### ELECTIONS

SECTION 1. Nominations: Nominations for officers and directors to be elected shall be made and presented by the Nominating Committee. Following the nominations by the Committee, additional nominations for officers and directors may be made from the floor by the Regular Members represented at the meeting.

SECTION 2. Election of Directors: At each annual meeting of the members, Regular Members or representatives of Regular Members qualified to vote under Article IV, Section 3, of these bylaws shall elect from the Regular Members a Board of not less than thirty (30) nor more than fifty (50) directors, the number to be determined annually by the Board of Directors, by majority vote.

The President and First Vice President of the Suppliers Division shall serve as a voting member of the Board for all purposes.

The Board of Directors shall consist of three substantially equal classes (excluding past presidents serving as directors emeritus) with staggered terms such that the terms of approximately one-third of the elected directors shall expire each year.

Directors elected to fill vacancies on the Board of Directors shall be elected for a term of three years. Directors shall take office the first day of January following their election and shall continue to serve until their successors are elected and assume office. No person shall serve more than two (2) consecutive three (3) year terms on the Board but shall be eligible for reelection after being off the Board for one (1) year. This restriction shall not prohibit a past president/chairman of AHFA or AFMA from serving an additional term as director pursuant to the following paragraph, or the Immediate Past Chairman, Chairman, First and/or Second Vice Chairman from serving as directors during their term of office.

The Chairman and the First and Second Vice Chairmen, while occupying such offices, shall be members of the Board of Directors. All AFMA and AHFA past presidents/chairman who are still active in the furniture industry and whose companies are regular members of AHFA shall be members of the Board for five (5) years following their term as Chairman. Thereafter, they shall serve, along with past presidents/chairman of AFMA or AHFA without voting privileges as Directors Emeritus as long as employed by a Regular Member company.

The number of representatives from any Regular Member company shall not exceed ten percent (10%) of the total number of representatives on the Board of Directors. This limitation shall not apply where the additional representative is a past president/chairman of AFMA or AHFA or Regular Members are merged or acquired during a director's term.

SECTION 3. Election of Officers: At each annual meeting of the members, non-employee officers of the corporation who are representatives of Regular Members shall be elected from among the directors by a majority vote of the Regular Membership present in person or by proxy for such office. All other officers shall be appointed by the Board of Directors. Officers shall take office the first day of January following their election and shall continue to serve for a one year term or until their successors are elected and assume office, whichever is later.

## Article VII

### BOARD OF DIRECTORS

SECTION 1. Government of the Corporation: The affairs of this corporation shall be governed by the Board.

SECTION 2. Powers and Duties: (a) The Board shall have control and management of the affairs of this corporation with general jurisdiction to conduct the operations of this corporation; and (b) the Board shall have the power to appoint and approve a Chief Executive Officer, Secretary, Treasurer, and other agents and employees to conduct all of the business of the corporation, subject to the direction of the Board, the Executive Committee, and the Chairman.

SECTION 3. Meetings: Meetings of the Board may be held at any time and any place on call of the Chairman or by any four (4) members of the Board, provided, however, that in each case at least ten (10) days' written notice is given to each director in advance. The Chairman of the Board shall preside at all meetings of the Board, or in his absence, the next succeeding officer shall preside. A Director must be present in person to vote on any matter except if the Executive Committee, with unanimous approval, authorizes a vote by one or more Directors in writing, by email, fax or letter.

SECTION 4. Quorum: One-third (1/3) of the Board shall constitute a quorum at any meetings of the Board.

SECTION 5. Vote: Action by the Board shall require a vote of a majority of those Directors present at the meeting at which the vote is taken, subject to the provisions of Article XIV.

SECTION 6. Vacancies: Any vacancies that may occur on the Board by reason of death, resignation, or otherwise, may be filled by the Board for the unexpired term.

## Article VIII

### OFFICERS

SECTION 1. Immediate Past Chairman: The Immediate Past Chairman shall be entitled to vote on any issue before the Board. He shall serve as a voting member of the Executive Committee.

SECTION 2. Chairman: The Chairman shall preside at all meetings of the members of this corporation, the Board of Directors and of the Executive Committee, and shall be a voting member of the Board and all committees. He shall promote the welfare and increase the usefulness of this corporation, and shall perform such other duties as are necessarily incident to the office of Chairman of the corporation or as may be prescribed

by the Board. The Chairman shall continue to serve as a Director for five years following completion of his term as Chairman.

SECTION 3. First and Second Vice Chairman: There shall be a First and Second Vice Chairman. The First Vice Chairman (and in his absence, the Second Vice Chairman) shall perform the duties of the Chairman in the event of a temporary disability or absence of the Chairman from meetings. The Vice Chairmen shall perform such other duties as are necessarily incident to the office of Vice Chairman of the corporation, or as may be prescribed by the Board. Both Vice Chairmen shall be voting members of the Board and shall serve as members of the Executive Committee.

SECTION 4. Chief Executive Officer: The Chief Executive Officer shall be appointed by the Board and shall have charge of carrying out the work of this corporation. He shall perform the duties of the Secretary and Treasurer or appoint other persons to those positions. He shall employ such assistants as may be necessary for carrying on the work of this corporation and perform such other duties as may be assigned to him by the Board or Executive Committee.

SECTION 5. Vice President of Government Affairs: The Vice President of Government Affairs shall be responsible for all activities of this corporation involving the government of the United States and all its agencies and shall report to the Chief Executive Officer.

SECTION 6. Other Vice Presidents: The Board of Directors may elect such other Vice Presidents as shall be deemed necessary to carry out the corporations activities. Such Vice Presidents shall not serve on the Board or the Executive Committee merely by virtue of such office, unless specifically designated to such position by the Board of Directors on a year-to-year basis.

SECTION 7. Secretary: The Secretary shall be responsible for giving notice of and attending all meetings including members of the Board, and the Executive Committee, and keeping a record of their proceedings; keeping a list of the members of this corporation; collecting annual dues and subscriptions, and paying them over to the Treasurer; keeping records of the staff, employees, and agents of this corporation, their salaries, and terms of employment; preparing under the direction of this Board an annual report of the transactions and conditions of this corporation and generally devoting his best efforts to forwarding the business and advancing the interests of this corporation; and performing such other duties as may be assigned to him by the Chief Executive Officer.

SECTION 8. Treasurer: The Treasurer shall be responsible for all monies received and expended for the use of this corporation. The Treasurer shall deposit in the bank, or banks, or trust company, approved by the Board, all sums received by this corporation; have all accounts of this corporation including all sums received and expended, audited once a year by a certified public accountant; and report thereon at the annual meeting or when called upon by the Chairman.

SECTION 9. Fidelity Bond: Any person entrusted with the handling of funds or property of this corporation shall furnish, at the expense of this corporation, a fidelity bond approved by the Board in such sum as the Board shall prescribe.

SECTION 10. Vacancies: A vacancy in the office of Chairman shall be filled by the First Vice Chairman. A vacancy in the office of First Vice Chairman shall be filled by the Second Vice Chairman. Vacancies caused by the death, resignation, or otherwise, of any of the other elected officers shall be filled by an appointment by the Board until the next annual election.

## Article IX

### REMOVAL FOR CAUSE

Any elected officer or director of the corporation may be removed from office for conduct on his part likely, in the opinion of the Board, to endanger the welfare, interest or character of the corporation, by the affirmative vote of two-thirds (2/3) of the Regular Members of the Board, provided, however, that notice in writing together with a copy of the charges and specifications, shall have been sent to such officer or director at least twenty (20) days before the meeting of the Board, where such action shall be considered. An officer or director so accused may appear before the Board and may have legal representation at said meeting and shall have the right to appeal from the decision of the Board to the next regular meeting of this corporation. The majority decision of the members of this corporation present at such meeting shall be final.

## Article X

### COMMITTEES

SECTION 1. Executive Committee: (a) The Executive Committee shall consist of the Immediate Past Chairman, the Chairman, and the First and Second Vice Chairmen. (b) Between meetings of the Board, the Executive Committee shall have full power to act for the Board. (c) Meetings of the Executive Committee may be held on forty-eight (48) hours' notice upon call of the Chairman. (d) Three members of the Executive Committee shall constitute a quorum.

SECTION 2. Nominating Committee: The Nominating Committee shall consist of the five (5) most recent past presidents/chairman of AHFA and AFMA who are still active in the furniture industry and whose companies are Regular Members of the association.

SECTION 3. Strategic Planning Committee: The Strategic Planning Committee shall have a chairman and such additional members as the Chairman of AHFA shall appoint. The committee shall plan long-range objectives for AHFA and shall prepare and review periodically a Mission Statement describing the objectives of the organization addressing carefully the needs of the membership.



SECTION 4. Finance Committee: The Finance Committee shall consist of a Chairman and such additional members of the Board as the Chairman of AHFA shall appoint. The Finance Committee shall oversee financial investments, audit statements and supervise all financial activities of AHFA.

SECTION 5. Standing and Special Committees: There shall be such standing and special committees as the Board may authorize and the Chairman of AHFA may appoint.

SECTION 6. Special Divisions or Groups: Divisions or groups of members, with consent of the Board, within this corporation may be formed to consider problems of interest to such divisions or groups or to consider technical problems affecting the industry. The activities of such division or group shall not be inconsistent with the general activities and objectives of this corporation, and any member may become a member of such division or group. The Secretary or other employee of this corporation may serve as Secretary of a division or group.

## Article XI

### FISCAL ADMINISTRATION

SECTION 1. Fiscal Year: The fiscal year shall begin the first day of January in each year.

SECTION 2. Amount of Dues: The annual dues of all members shall be determined by the Board and shall be based on the member's net sales determined in accordance with generally accepted accounting principles for the 12-month period of January 1 - December 31 preceding the date upon which said dues are payable. For purposes of this section, net sales shall include all sales. The Board from time to time may establish such rules as are necessary to clarify the administration of the dues schedule.

SECTION 3. Payment of Dues: The annual dues shall be payable in equal quarterly installments on the first day of January, April, July, and October, except that the first dues of a new member shall be prorated on the basis of the portion of the quarter remaining at the time of their admission.

SECTION 4. Reports for Assessment of Dues: For the purpose of this Article, all members, upon request, shall report to the Secretary their net sales for the period upon which dues are based. Such reports shall be considered as confidential and shall be used only for the purpose of assessing membership dues.

## Article XII

### SEAL

The Board shall approve and adopt the seal of this corporation. The seal shall be kept by the Secretary and affixed to all official documents of the corporation and these Bylaws at this Article.

## Article XIII

### DISSOLUTION

SECTION 1. Requirements for Dissolution: This corporation may only be dissolved upon recommendation of the Board and affirmative vote of two-thirds (2/3) of all the Regular Members present at a meeting of the members, in person or by proxy.

SECTION 2. Distribution of Assets: Upon approval of the dissolution of the corporation, all liabilities and obligations of this corporation shall be paid, satisfied, and discharged. The remaining assets of this corporation shall be distributed to those members who are members at the time of dissolution. Distribution shall be made on a pro rata basis among those members, each such member being entitled to a share of the remaining assets which is in proportion to his AFMA and AHFA dues over the preceding five years.

## Article XIV

### ALTERATIONS AND AMENDMENTS

Alterations and amendments to these bylaws may be made at any meeting of the Board of Directors by vote of two-thirds (2/3) of the Directors present at such meeting. A Director must be present in person to vote on the issue. Written notice of the proposal to amend the bylaws must be included in the notice of such meeting.

The Executive Committee may amend any provision of Article IV dealing with membership, upon a unanimous vote, of all members of the Executive Committee at any meeting called for such purpose.

# Arkansas Discretionary Questionnaire

1. Name and address of the group/association.

American Home Furnishings Alliance

Name

317 West High Ave, High Point, NC 27261

Address

2. Is this group incorporated?

☒ Yes ☐ No

If so, give state of incorporation. NC

3. Is there a current office in Arkansas?

☐ Yes ☒ No

4. Does the Arkansas part of the organization have any officers, committees, or chapters?

☐ Yes ☒ No

If so, give details.

N/A

5. Are annual dues charged?

☒ Yes ☐ No

If so, specify amount. Dependent on Sales Volume

6. What are the specific activities of the organization?

Promote the growth and global competitiveness of the home furnishings industry

7. What benefits are provided to the members in addition to insurance? PLEASE ATTACH BROCHURES ON THE BENEFITS.

Unity, Access, and Influence

Brochures are attached.

☐ Yes

☒ No

8. What qualifies an individual for membership?

Cooperation engaged in the homefurnishing business

9. How are members recruited? If by mailing list, advise the source of this list.

Word of mouth

10. Attach a copy of the organization by-laws.

By-laws are attached.

☒ Yes

☐ No

11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

Please indicate if list of dues paying Arkansas members and addresses are attached.

☒ Yes

☐ No

12. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

☐ Yes

☒ No



Thank you for your interest in the American Home Furnishings Alliance, the nation's largest and most active trade group for manufacturers and importers of residential home furnishings.

AHFA represents a diverse group of companies. However, despite their differences, our members share the belief that there are profound advantages – both to their individual companies and to the industry as a whole – to focusing on *common* interests. Those include:

- Promoting industry **UNITY**;
- Gaining **ACCESS** to valuable resources and money-saving services; and,
- Supporting a strong watchdog organization with **INFLUENCE** over regulations and standards that impact the manufacturing and marketing of home furnishings in the United States.

317 West High Avenue, 10th Floor  
Post Office Box HP-7  
High Point, North Carolina 27261  
Phone 336.884.5000  
Fax 336.884.5303

We invite you to join us. When you join AHFA, you put our team of industry experts to work on your behalf immediately. With specialists in the areas of marketing, public relations, environmental management, technology, transportation and global logistics, we can help ensure your company is up-to-date in all of these rapidly changing, increasingly technical areas of operation.

In addition, AHFA offers a comprehensive menu of value-added services negotiated with the buying power of the full AHFA membership. For example, your company can enjoy discounts of up to 24% on all FedEx shipping. You can save thousands of dollars in credit card processing fees through our Bank of America bankcard program. Please be sure to carefully review the enclosed summary of discount programs to find other cost-saving discounts that may apply to your operations.

AHFA also can help your company connect with important media outlets to begin building or continue building consumer awareness of your brand. Our public relations department is regarded by journalists nationwide as the number one source of timely and reliable information on home furnishings products and trends. We are contacted regularly by leading publications for "insider" tips on home furnishings trends, giving us unique opportunities to promote our member companies. In addition, our award-winning consumer website, [www.findyourfurniture.com](http://www.findyourfurniture.com), sends hundreds of qualified consumer leads to member company websites daily.

As you can see, AHFA offers a powerful package of programs and services designed to promote the growth and success of our member companies. We look forward to putting our many resources to work on your behalf.

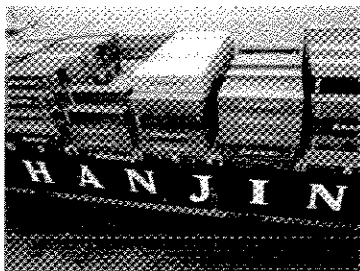
## 2009 DISCOUNT PROGRAMS

The American Home Furnishings Alliance exists to promote the success of its member companies. By providing access to valuable resources and money-saving services, AHFA gives members a competitive advantage in our rapidly changing industry. If controlling costs is a priority, your company cannot afford to ignore the money-saving opportunities negotiated by AHFA on your behalf.

**Credit Card Processing** Credit card processing rates are highest for non-retail businesses where the purchase is made with the customer not present. In addition, the fees associated with today's popular "rewards" cards and corporate cards can cause your credit card transaction costs to soar. Using the combined volume of many member companies, AHFA has negotiated a highly competitive program with Bank of America, one of the nation's leading providers of transaction processing services. Participating companies report saving thousands of dollars annually in processing fees.



**Federal Express** AHFA offers members significant savings on inbound and outbound package shipments using FedEx. The program includes both domestic and international pricing discounts.



**Ocean Container Program** AHFA has partnered with one of the world's premier shipping companies to offer members discounted ocean container rates on both imported and exported cargo. The AHFA service contract contains prevailing origin ports located throughout Asia, as well as all major U.S. East/West Coast port destinations and hundreds of inland door locations. Additional port-to-door locations can be added to meet your company's

specific requirements.

### Fuel Card Savings

Members using AHFA's fuel card program through T-Chek Systems are saving thousands of dollars on fuel expenses. AHFA fuel network partners include Wilco/Hess, Love's Travel Stops, SAPP Brothers and Truckstop Direct locations nationwide. Participating companies enjoy discounted fuel purchased at cost plus 2-3 cents per gallon with no transaction fees.



**PC Connection, Staples & Office Depot** PC Connection, a national provider of information technology solutions, offers members discounts on computing products, including desktop systems, laptops, software and more. Members can place orders directly from the PC Connection website. AHFA members also save money on office supplies through the

Office Depot Business Solutions and Staples Business Advantage programs. Hundreds of items are available at volume discounts.

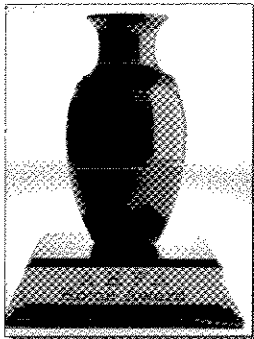
**ShowUhow** ShowUhow is a producer of web-based video instruction guides that help consumers assemble home furnishings products

quickly and easily, resulting in a better buying experience and fewer returns. AHFA members save 10 percent on ShowUhow's one-time setup and hosting fees. Sample videos can be viewed at [www.showuhow.com](http://www.showuhow.com)



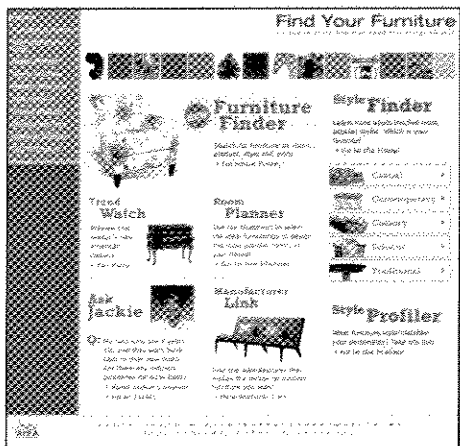
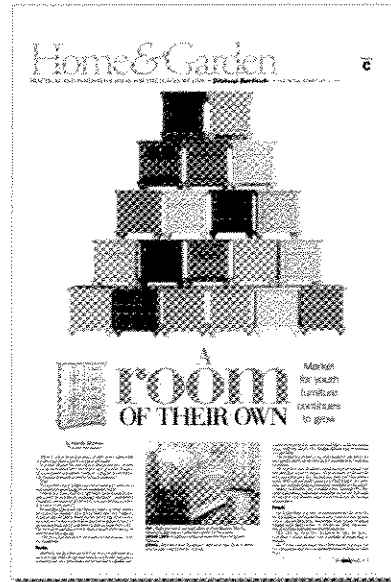
## 2009 CONSUMER MARKETING & PUBLIC RELATIONS

A key objective of the American Home Furnishings Alliance is to develop **unified marketing messages** that will influence American consumers and inspire them to take a greater interest in furnishing their homes — thereby dedicating a larger share of their disposable income to our industry's products. AHFA addresses its consumer marketing and public relations mission in three ways:



First, AHFA develops and nurtures productive relationships with magazine, newspaper and broadcast journalists nationwide. Meaningful and timely information on new home furnishings products and trends is provided in frequent press releases mailed to 1,200 newspapers and more than 200 magazines. AHFA posts these press releases, along with related product photography, on its media website, [www.ahfanews.com](http://www.ahfanews.com). AHFA's "media desk" responds promptly to journalists' requests for information and product photography throughout the year, further solidifying its relationship with a multitude of media outlets. Each spring, AHFA also presents its HOME Awards, which recognize top journalists for outstanding coverage of new home furnishings products and trends.

Second, AHFA works to attract media attention to the High Point Market and operates the official Media Center in partnership with the High Point Market Authority. A roundup of new product introductions from AHFA member companies is supplied to all journalists attending the market, and daily trend reports and photography are posted on the media website, [www.ahfanews.com](http://www.ahfanews.com). AHFA also produces a roundup of new product introductions for the Las Vegas Market and the International Casual Furniture & Accessories Market in Chicago and hosts media tours of member company showrooms at the Chicago market to broaden coverage of the outdoor furniture category.



Finally, AHFA maintains an award-winning consumer website, [www.findyourfurniture.com](http://www.findyourfurniture.com), as a complete resource on finding furniture for the home. The site provides a unique marketing opportunity for AHFA member companies. In addition to offering general information about furniture styles and products, the website contains a "Furniture Finder" that helps shoppers research furniture purchases in a multi-brand environment. Using the Furniture Finder, consumers can search by style, price, room or piece to narrow their choices from thousands of member company products. The "Finder" then directs them to authorized dealers where they can make their desired purchases.

## ABOUT AHFA

The American Home Furnishings Alliance is the world's largest and most influential trade organization serving the residential furnishings industry.

Since 1905, AHFA and its predecessor organizations have disseminated the newest management, manufacturing, marketing and technical information to member companies and acted as a watchdog against burdensome regulatory requirements and government intervention. Today, despite diverse business models within our ranks, our member companies share a profound interest in:

Promoting industry **UNITY**;

Gaining **ACCESS** to valuable resources and money-saving services; and,

Maintaining **INFLUENCE** over regulations and standards that impact home furnishings sales in the United States.

## WHY JOIN AHFA?

The American Home Furnishings Alliance is recognized by government, the trade, media and consumers as **the authoritative voice** of the U.S. residential furniture industry. When you join AHFA, you:

- Significantly reduce your operating costs through value-added services negotiated with the buying power of the full AHFA membership.
- Join forces with hundreds of other AHFA members in the industry's most successful and longest running public relations campaign ever – a campaign that results in thousands of print and broadcast stories every year on new home furnishings products and trends, all spotlighting AHFA member companies.
- Support the organization that represents your company before elected officials when proposed legislation stands to impact the way you do business.
- Gain a voice in the organization that takes a seat at the table every time a state or federal agency discusses regulations that could change the way you produce, ship or market your products.
- Help fund the research on environmental and product safety issues that ensures any new regulations are based on sound science.
- Gain access to AHFA's experts on domestic and global logistics, marketing, public relations, information technology, environmental management and more.

## MEMBER BENEFITS

AHFA offers a powerful package of programs and services designed to promote the growth and global leadership of its member companies:

### INDUSTRY ADVOCACY

A full-time staff in Washington represents the furniture industry before elected officials and regulatory agencies. AHFA funds **scientific research** on issues such as flammability, wood dust, boiler emissions, product safety and others that impact the manufacturing, sales and marketing of home furnishings products in the United States. **FurnPAC** is AHFA's bi-partisan furniture political action committee governed by a board representing small, medium and large AHFA member companies. **AHFA in Action** is an online report that updates the membership on recent legislative and regulatory activities.

### EDUCATION

**Workshops and technical seminars** provide education and tools to improve and broaden the expertise of industry professionals. **Summer conferences** target specific professional groups, including marketing, public relations, finance, environmental management and global supply chain management. An **Annual Meeting** in November offers top executives a time for professional enrichment and networking. **Webinars** provide a cost-effective way for companies to participate in online educational and training programs.

### VALUE-ADDED SERVICES

Enjoy discounts of up to 30% on **FedEx** Ground, Express and International shipping. Save thousands of dollars in credit card processing fees through the AHFA **Bank of America bankcard program**. Lock in lower **container shipping rates** by using the AHFA/Hanjin Shipping service contract. Dramatically reduce fuel costs using the **fleet fuel card program**. Use the AHFA group discount to save on technology solutions through **PC Connection**, including desktop systems, laptops, software and more. Enjoy volume discounts on office products through the **Staples Business Advantage** program and the **Office Depot Business Solutions** program.

### PUBLIC RELATIONS

AHFA's consumer website, [www.findyourfurniture.com](http://www.findyourfurniture.com), provides furniture shopping tips and drives consumers to member-company websites. **PR support** helps members exhibiting at the High Point and Las Vegas markets attract consumer media to their showrooms. A media website, [www.ahfanews.com](http://www.ahfanews.com), provides journalists with feature articles and downloadable product photography – all featuring AHFA member companies. **High Point Market trend reports** gain national media exposure for new products from AHFA member companies. A year-round **media desk** fields calls from journalists searching for information and photography for news and feature stories.





## AHFA MEMBERSHIP APPLICATION

Return to: Andy Counts, Chief Executive Officer  
American Home Furnishings Alliance  
P.O. Box HP-7  
High Point, NC 27261  
Telephone: 336-884-5000

\_\_\_\_\_  
(Please print or type company name)

desires membership in the American Home Furnishings Alliance, a nonprofit trade association incorporated in North Carolina. We understand that AHFA's bylaws require our company to be incorporated in the United States as a manufacturer or importer of home furnishings products for wholesale distribution in the United States. Any non-confidential information required to assist in the approval of this application will be provided. Government agencies do not qualify for membership.

Upon membership acceptance, we agree to support and promote the affairs and activities of the American Home Furnishings Alliance and will receive all the rights and privileges of membership.

All memberships are renewed January 1 of each year. In the event of cancellation, dues cannot be refunded. If joining after the beginning of AHFA's fiscal year, the full dues amount paid will be prorated and applied to the subsequent fiscal year. **Dues amounts are recalculated annually**, based on the sales for the previous calendar year ending December 31. Members will be billed the first working day of January, the first day of the AHFA's fiscal year, and will make quarterly payments in advance. Minimum dues-paying members (\$900) pay the full year's dues in advance.

The value of our company's shipments for the past twelve-month period ending December 31, was \$\_\_\_\_\_. We understand this figure will be used only for dues assessment.

Name \_\_\_\_\_ Title \_\_\_\_\_

Physical Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

City and State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Web Address \_\_\_\_\_ E-mail \_\_\_\_\_

Products Manufactured or Imported \_\_\_\_\_

Number of Employees \_\_\_\_\_ Plant Locations (Geographic) \_\_\_\_\_

Date Began Operations \_\_\_\_\_ State of Incorporation \_\_\_\_\_

Authorized By (Please Print Name) \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signature \_\_\_\_\_

### FOR CREDIT CARD PAYMENT:

Charge to: \_\_\_\_\_ MasterCard \_\_\_\_\_ Visa \_\_\_\_\_

Account no: \_\_\_\_\_ 3 digit code: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
AHFA DUES ARE TAX DEDUCTIBLE.  
Payment must accompany application.  
(Dues Schedule on Reverse)

317 West High Avenue, 10th Floor

Post Office Box HP-7

High Point, North Carolina 27261

Phone 336.884.5000

Fax 336.884.5303



## **2009 Calendar of Events**

JUNE

**Annual Suppliers Division Scholarship Golf Tournament**  
Rock Barn Golf Course • Conover, NC

JUNE 4-5

**Manufacturing Summit**  
Grandover Resort • Greensboro, NC

JUNE 17-19

**Annual Marketing Meeting and PR Workshop**  
Myrtle Beach Resort at Grand Dunes • Myrtle Beach, SC

JULY 30-31

**Global Supply Chain Management Conference**  
Embassy Suites • Greensboro, NC

SEPTEMBER 21-24

**International Casual Furniture & Accessories Market**  
Merchandise Mart • Chicago, IL

NOVEMBER 5-8

**AHFA Annual Meeting**  
Palm Beach, FL

DECEMBER 2-3

**Sustainability Summit**  
Proximity Hotel • Greensboro, NC

This is a partial listing of events and meetings. Please check the events section of the AHFA website regularly for additions and updates.

**[www.ahfa.us](http://www.ahfa.us)**

First Name	Last Name	Job Title	Member Company	Business Address Street	Business Address City	Business Address State	Business Address Postal Code	E-mail	Business Phone	Business Fax	Mobile Phone	Member Type
Barry	Leff	Director, Marketing & Business Development	3PD	1851 W. Oak Parkway Ste 100	Atlanta	GA	30062	bleff@3pd.com	(866) 373-7874	(678) 784-5623		Supplier Member
Tracy	Niemuth	Controller	A.A. LAUN FURNITURE COMPANY	P O Box 68	Kiel	WI	53042-0068	tniemuth@aalaun.com	(920) 894-7441	(920) 894-3292		Manufacturer Member
Ernest	Hershberger	Owner	ABNER HENRY FINE FURNITURE	P.O. Box 117	Mt. Hope	OH	44660	markkeele@abnerhenry.com	(330) 473-0788	(330) 674-1167		Manufacturer Member
Kelly	Chang	Bookkeeper/Human Resources	ACACIA HOME & GARDEN, INC.	101 McLin Creek Road N.	Conover	NC	28613					Manufacturer Member
Larry	Swinson	President	ADAMS WOOD PRODUCTS LTD, LP	P.O. Box 728	Morristown	TN	37815	info@adamswoodproducts.com	(423) 587-2942	(423) 586-2188		Supplier Member
Margaret	Traub	President/CEO	ADESSO INC.	21 Penn Plaza Suite 909	New York	NY	10001	pegadesso@aol.com	(212) 736-4440	(212) 736-4806		Manufacturer Member
Bob	Gaylord	President	AGIO INTERNATIONAL, USA	1337 Taylor Farm Road #100	Virginia Beach	VA	23453	bob@agio-usa.com	(757) 468-4782	(757) 368-0576		Manufacturer Member
Wayne	Travis	Sales & Marketing Manager	AIR POWER, INC.	P O Box 5406	High Point	NC	27262-5406	wmtravis@airpower-usa.com	(336) 886-5081	(336) 889-2745		Supplier Member
Doug	Gilliam	General Manager, North America	AKZO NOBEL	P O Box 2103	High Point	NC	27261-2103	doug.gilliam@roa.akzonobel.com	(336) 841-5111	(336) 886-1867		Supplier Member
Allen	Mouzon	CFO	AKZO NOBEL/CASCO ADHESIVES	1430 Trinity Avenue	High Point	NC	27262-5406	samouzon@airpower-usa.com	(336) 886-5081			Supplier Member
Chris	Frederic	Market Manager	ALBEMARLE CORPORATION	451 Florida Street	Baton Rouge	LA	70801	chris_frederic@albemarle.com	(225) 388-7111			Supplier Member
Mark	Chappell	Vice President Sales/Marketing	ALEXANDER DODDS COMPANY	3000 Walkent Dr NW	Grand Rapids	MI	49544-1453	info@dodds.com	(616) 784-6000	(616) 784-8329		Supplier Member
Joseph	Cilio	President	ALFRESCO HOME, LLC	421 Feheley Drive Suite A	King of Prussia	PA	19406-2658	jc@alfrescohome.com	(610) 630-0502	(610) 630-0599		Manufacturer Member
Ellen	Bormann	Human Resources Manager	AMERICAN DREW (La-Z-Boy Company)	P O Box 489	North Wilkesboro	NC	28659-0489	ellen.bormann@ad-lea.com	(336) 651-9400			Manufacturer Member
Julie	Sullivan	VP Finance	AMERICAN DREW (La-Z-Boy Company)	4310 Regency Drive, Suite 101	High Point	NC	27265	julie.sullivan@ad-lea.com	(336) 294-5233	(336) 315-4386		Manufacturer Member
Juan	Banda	Human Resources	AMERICAN LEATHER	4501 Mountain Creek Pkwy	Dallas	TX	75236-4600	jbanda@americanleather.com	(972) 296-9599	(972) 296-8859		Manufacturer Member
Kelly	Montgomery	VP Finance & Administration	AMERICAN LEATHER	4501 Mountain Creek Pkwy	Dallas	TX	75236-4600	kmontgomery@americanleather.com	(972) 296-9599			Manufacturer Member
Robert	Kirby	Secretary/Treasurer	AMERICAN MIRROR COMPANY (Webb)	P.O. Box 1277	Galax	VA	24333	rkirby@webbfurn.com	(276) 236-2984	(276) 236-2899		Manufacturer Member
Bobby	Mims	VP Human Resources	AMERICAN OF MARTINSVILLE	P O Box 5071	Martinsville	VA	24115-5071	bmims@americanofmartinsville.com	276-632-2061			Manufacturer Member
Michelle	Whitlock	VP Finance & Administration	AMERICAN OF MARTINSVILLE	P.O. Box 5071	Martinsville	VA	24115-5071	mwhitlock@americanofmartinsville.com	(276) 634-2943	(276) 638-8810		Manufacturer Member
Scott	Chapman	Quality Control, American Signature	AMERICAN SIGNATURE (Kroehler)	1800 Moler Road	Columbus	OH	43207-1680	scott.chapman@vcf.com	(614) 449-4373			Manufacturer Member
Guy	Denniston	President	AMERICAN WEST WORLDWIDE EXPRESS	2503 W. Rosecrans Avenue	Los Angeles	CA	90059	guy.denniston@awe-st.com	(800) 788-4534	(562) 695-3166		Supplier Member

Chris	Coggins	CFO	AMERICAN WOODCRAFTERS	1060 E. Springfield Road	High Point	NC	27263	chris@american-woodcrafters.com	(336) 861-0003	(336) 861-0010	Manufacturer Member
Kregg	Kinnear	President	AMPAC FORWARDING	2411 Schirra Place	High Point	NC	27263	kkinnear@ampacforwarding.com	(336) 889-6617	(336) 431-9331	Supplier Member
Paul	Knutson	President	ANCIENT MOSAIC STUDIOS	4106 Mariah Circle	Ft. Pierce	FL	34947	paul@ancientmosaic.com	(772) 460-3145		Manufacturer Member
Dan	Anderson	President/CEO	ANDERSON TRUCK LINE, INC.	P O Box 1196	Lenoir	NC	28645-1196	danderson@andersontruckline.com	(828) 728-9236	(828) 728-2717	Supplier Member
Randolph	Ariail	Principal	ARIAIL & ASSOCIATES	7800 Airport Center Dr. Ste 401	Greensboro	NC	27409-9091	ariailassoc@msn.com	(336) 275-2906	(336) 273-2309	Supplier Member
Armando	Porto	President	ARTISTONE MANUFACTURING INC.	1770 N.W. 23rd Street	Miami	FL	33142-7531	artistone@bellsouth.net	(305) 635-6006	(305) 635-6004	Manufacturer Member
Todd	Wanek	President/CEO	ASHLEY FURNITURE INDUSTRIES, INC.	1 Ashley Way	Arcadia	WI	54612-1200	twanek@ashleyfurniture.com	(608) 323-3377	(608) 323-6026	Manufacturer Member
Johana	Fina-Spokas	Human Resources Director	ASPENHOME	601 N. 75th Avenue	Phoenix	AZ	85043-2111	johana.fina@aspenhome.net	(602) 442-5600	(602) 442-5759	Manufacturer Member
Andrew	Stevens	CFO/VP Accounting, Finance & MIS	ASPENHOME	601 N. 75th Avenue	Phoenix	AZ	85043-2111	Stevens, Andrew (andy.stevens@aspenhome.net)	(602) 442-5600	(602) 233-6631	Manufacturer Member
Mike	Clapp		ATLANTIC CORPORATION	P O Box 2303	Hickory	NC	28603-2303	mikec@atlanticpkg.com	(828) 328-1886	(828) 327-2410	Supplier Member
Virgil	Walker	President	AUTON MOTORIZED SYSTEMS (Virgil Walker, Inc.)	P O Box 801960	Valencia	CA	91380-1960	virgil@auton.com	(661) 257-9282	(661) 295-5638	Supplier Member
Len	Conlon	President	AYRONE.COM	850 Barrydowne Road Ste 302	Sudbury	Ontario	P3A 3T7	len@allyourretail.com	(800) 291-1273	(705) 525-6060	Supplier Member
Will	Stange	Human Resources Specialist	BAKER FURNITURE (Kohler)	2219 Shore St.	High Point	NC	27263	will.stange@kohler.com	(336) 431-9115	(828) 397-7102	Manufacturer Member
Jacqueline	Rent	Director of Operations	BARBARA COSGROVE LAMPS	110 East 13th Avenue	North Kansas City	MO	64116	jacqui@barbaracosgrovelamps.com	(816) 221-3461	(816) 221-3460	Manufacturer Member
Larry	Smith	Executive VP/Chief Marketing, Sales &	BARCALOUNGER HOME	P O Box 6157	Rocky Mount	NC	27802-6157	lsmith@barcalounger.com	(252) 977-6395	(252) 977-2864	Manufacturer Member
Chris	Bradley	Director of Sales	BARNHARDT MANUFACTURING COMPANY	P.O. Box 1528	Mt. Airy	NC	27030	chris.bradley@ncfi.net	(336) 789-9161	(336) 789-9586	Supplier Member
Eddie	White	VP Human Resources	BASSETT FURNITURE INDS., INC.	P O Box 626	Bassett	VA	24055-0626	ehwhite@bassettfurniture.com	(276) 629-6000	(276) 629-6332	Manufacturer Member
Dick	Bridges	Human Resources	BAUHAUS USA (La-Z-Boy Company)	1 Bauhaus Drive	Saltillo	MS	38866-6974	dbridges@bauhaususa.com	(662) 869-2664		Manufacturer Member
David	Beachley	President	BEACHLEY FURNITURE COMPANY, INC.	227 N Prospect St	Hagerstown	MD	21740-3724	davidb@beachley.com	(301) 733-1910 ext. 307	(301) 733-5354	Manufacturer Member
Raffi	Dayian	National Sales Director	BEKA CASTING LIMITED	259 Bradwick Drive	Concord	Ontario	L4K 1K5	usa@bekacasting.com	(905) 669-4255	(905) 669-3627	Manufacturer Member
Liz	Mollera	Controller	BELLINI HOME AND GARDENS	2165 NW 19 Avenue	Miami	FL	33142		(305) 547-6106	(305) 547-6107	Manufacturer Member
Andy	Fedor	VP Decorative Hardware Business	BELWITH PRODUCTS, LLC (formerly Hickory Hardware)	3100 Broadway SW	Grandville	MI	49418	andy.fedor@hickoryhardware.com	(616) 247-4000		Supplier Member
Dennis	Carper	Senior VP Human Resources	BERKLINE, LLC	P O Box 6003	Morristown	TN	37815-6003	dcarper@berkline.com	(423) 585-1500	(423) 585-1760	Manufacturer Member

Mona	Stuckwish	VP Financial Services	BERKLINE, LLC	P O Box 6003	Morristown	TN	37814-6003	mstuckwish@berklin e.com	(423) 585-1500		Manufacturer Member
Peter	Craymer	Senior VP/Assistant Secretary/Treasurer/CF	BERNHARDT FURNITURE COMPANY	P O Box 740	Lenoir	NC	28645-0740	petecraymer@bernh ardt.com	(828) 759-6538	(828) 759-6243	Manufacturer Member
William	Howard	VP Human Resources	BERNHARDT FURNITURE COMPANY	P O Box 740	Lenoir	NC	28645-0740	williamhoward@bern hardt.com	(828) 758-9811	(828) 754-0321	Manufacturer Member
Monika	Kamp	VP Financing	BHK OF AMERICA, INC.	11 Bond Street	Central Valley	NY	10917		(845) 928-6200	(845) 928-2287	Supplier Member
Karen	Hudson	Human Resources	BHK OF AMERICA, INC.	3045 Philpot Road	South Boston	VA	24592	karen@bhkusa.com	(434) 572-5500	(434) 572-5503	Supplier Member
Glenn	Edgin	VP Sales & Marketing	BIG RIG ADVANTAGE	1405 Kayla Circle	Kernersville	NC	27284		(336) 510-2368	(336) 464-2838	Supplier Member
Elizabeth	Ford	Licensing Manager	BILTMORE FOR YOUR HOME	One North Pack Square	Asheville	NC	28801	eford@biltmore.com	(828) 225-6112	(828) 225-6774	Supplier Member
Charles	Ingle	President	BLUE RIDGE PRODUCTS	P.O. Box 2028	Hickory	NC	28601		(828) 322-7990	(828) 322-4732	Supplier Member
Pamela	Rakes	Administration Manager	BLUE RIDGE SOLVENTS & COATINGS, INC.	P O Box 759	Henry	VA	24102-0759	prakes@blueridgesc. com	(276) 629-5325		Supplier Member
Bill	Richardson	Sales	BLUE RIDGE SOLVENTS & COATINGS, INC.	P O Box 759	Henry	VA	24102-0759	brdr@earthlink.net	(336) 802-8619		Supplier Member
Ellen	Cohen	President	BODYSOUND TECHNOLOGIES, INC.	6321 Bury Drive Suite 8	Eden Prairie	MN	55346-1739	ecohen@bodysound system.com	(952) 943-4041	(952) 944-6355	Manufacturer Member
Steve	Stoler	Sales & Marketing Manager - Particleboard	BOISE CASCADE CORPORATION	P O Box 62	Boise	ID	83707-0062	stevestoler@bc.com	(208) 384-6610		Supplier Member
Bruce	Bradburn	CEO	BRADBURN COMPANY, THE	P O Box 250253	Atlanta	GA	30325-1253	bruce@bradburngall ery.com	(404) 355-8624		Manufacturer Member
Ben	Causey	Senior VP Finance & Admininstration	BRADINGTON-YOUNG, LLC	920 E. First Street	Cherryville	NC	28021	bcausey@bradington- young.com	704-732-2534	704-435-0241	Manufacturer Member
Susan	Brown	Human Resources	BRAXTON CULLER, INC.	7310 US Hwy. 311	Sophia	NC	27350-8981	sbrown@braxtoncull er.com			Manufacturer Member
L. Stephen	Greene	CFO	BRAXTON CULLER, INC.	7310 US Hwy. 311	Sophia	NC	27350-8981	sgreene@braxtoncull er.com	(336) 885-9186	(336) 885-4292	Manufacturer Member
Alexandra	Slater	Finance	BRIGHTON PAVILION LLC	94 Cumberland Street	Memphis	TN	38112	alex@paintedfurnitur e.com	(901) 458-7476	(901) 458-0804	Manufacturer Member
Michael	Brooks	President	BROOKS FURNITURE MFG., INC.	P.O. Box 199	Tazewell	TN	37879-0199	brooksurniture@cen turytel.net	(423) 626-1111	(423) 626-8346	Manufacturer Member
Gene	Moriarty	President/CEO	BROWN JORDAN INTERNATIONAL	475 West Town Place Suite 201	St. Augustine	FL	32092	gmoriarty@brownjor dan.com	(904) 495-0717		Manufacturer Member
John	Oliver	VP Sales	BROWN WOOD, INC. (IL)	253 Main Street	Yarmouth	ME	4096	joliver@brownwoodp rod.com	(207) 846-0640	(207) 846-0617	Supplier Member
Marcus	Carpenter	VP Human Resources & Employee Benefits	BROYHILL FURNITURE INDUSTRIES, INC.	One Broyhill Park	Lenoir	NC	28645-7731	mcarpenter@broyhill furn.com	(828) 758-3616	(828) 758-3168	Manufacturer Member
Craig	Davis	Senior VP & CFO	BROYHILL FURNITURE INDUSTRIES, INC.	One Broyhill Park	Lenoir	NC	28645-7731	cdavis@broyhillfurn. com	(828) 758-3739		Manufacturer Member
Joe	Buff	Principal	BUFF AND ASSOCIATES - LOS ANGELES	21430 Strathern St., Ste C	Canoga Park	CA	91304	buffassoc@aol.com	(818) 340-6300	(818) 340-8134	Supplier Member
Steve	Shaffer	Marketing Manager	BUNGALOW by E-Z UP	1601 Iowa Avenue	Riverside	CA	92507	steve@ezup.com	(951) 779-2323	(951) 781-0586	Manufacturer Member
Kathy	Scharbarth	Manager	BUUS, INC.	1221 Puerta Del Sol, Ste 200	San Clemente	CA	92673	kathy@ebuus.com	(949) 366-0566	(949) 366-0568	Manufacturer Member

Greg	Carpenter	Human Resources Director	C.R. LAINE FURNITURE COMPANY, INC.	P O Box 2128	Hickory	NC	28603-2128	gcarpenter@crlaine.com	(828) 328-1831 ext.1160	(828) 328-4523		Manufacturer Member
Lori	Whisnant	Controller	C.R. LAINE FURNITURE COMPANY, INC.	P O Box 2128	Hickory	NC	28603-2128	lwhisnant@crlaine.com	(828) 328-1831	(828) 328-4523		Manufacturer Member
David	Brenner	President	CALDWELL FREIGHT LINES, INC.	P O Box 1950	Lenoir	NC	28645-1950	daveb@caldwellfreight.com	(828) 728-9231	(828) 728-2973		Supplier Member
Malcolm	Ferguson	Senior Vice President	CAPITAL BUSINESS CREDIT LLC	15800 John Delaney Dr #300	Charlotte	NC	28277-2981	mferguson@capitalbusinesscredit.com	(704) 364-0002	(704) 364-0308		Supplier Member
Enzo	Notturmo		CAPITOL INDUSTRIES INC	5795 de Gaspe Avenue	Montreal	Quebec	H2S 2X3	enotturmo@cdm.kaba.com				Supplier Member
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Paxus	Calta	Sales & Marketing Manager	TWIN OAKS HAMMOCKS	138 Twin Oaks Road	Louisa	VA	23093	hammocks@twinoaks.org	(540) 894-5125		Manufacturer Member
Alexia	Rouquette Mays	Director of Marketing & Public Relations	TWIN-STAR INTERNATIONAL	1690 S. Congress Ave. Ste. 210	Delray Beach	FL	33445-6330	arouquette@twinstarhome.com	(561) 665-8093	(561) 330-3205	Manufacturer Member
Steve	Hoffman	President/CEO	ULTRA-MEK, INC.	P O Box 518	Denton	NC	27239-0518	stevehoffman@triadrr.com	(336) 859-4552	(336) 859-2032	Supplier Member
Tammy	Boland		UNIWOOD, ALCAN COMPOSITES USA	P.O. Box 1839	Statesville	NC	28687	Boland, Tammy (tammy.boland@alcan.com)	(704) 872-8974	(704) 881-0840	Supplier Member
Lori	Walker	Senior VP/CFO	VALSPAR CORPORATION, THE	1717 English Road	High Point	NC	27262-7205	lwalker@valspar.com			Supplier Member
Terry	Johnson	CFO	VANGUARD FURNITURE COMPANY, INC.	P O Box 2187	Hickory	NC	28603	tjohnson@vanguardfurniture.com	(828) 328-5631	(828) 328-9816	Manufacturer Member
Tammy	Smith	Human Resources Manager	VANGUARD FURNITURE COMPANY, INC.	P O Box 2187	Hickory	NC	28603-2187	tsmith@vanguardfurniture.com	(828) 328-5631		Manufacturer Member

Tony	Shaw	Human Resources Director	VAUGHAN FURNITURE COMPANY, INC.	P O Box 1489	Galax	VA	24333-1489	tps@vaughanfurniture.com	(276) 238-3241			Manufacturer Member
Michael	Stevens	Senior VP Administration/Imports/Corporate Secretary	VAUGHAN FURNITURE COMPANY, INC.	P.O. Box 1489	Galax	VA	24333	mes@vaughanfurniture.com	(276) 236-6111	(276) 238-3238		Manufacturer Member
Tim	Prillaman	Human Resources Consultant	VAUGHAN-BASSETT FURNITURE CO., INC.	300 E. Grayson Street	Galax	VA	24333-2964	tim@theprillamangroup.com	(276) 238-2217	(276) 238-0470	(540) 493-2722	Manufacturer Member
Andrew	Williamson	Senior Vice President/CFO	VAUGHAN-BASSETT FURNITURE CO., INC.	300 E. Grayson Street	Galax	VA	24333-2964	awillyson@yahoo.com	(276) 238-2218	(276) 236-0385		Manufacturer Member
William	Markowitz	President	VENEMAN GROUP INC., THE	12752 Monarch	Garden Grove	CA	92841	billmarkx2@aol.com	(714) 891-7046	(714) 891-6206		Manufacturer Member
Benoit	Tremblay	President	VTL EXPRESS INC.	5225 Rue Rideau	Quebec	QC	G2E 5H5	ben@vtlexpress.com	(418) 657-3578	(418) 657-2161		Supplier Member
Kim	Folsom	President/CEO	VuQUEST, INC.	9303 Chesapeake Dr., Ste. B	San Diego	CA	92123	kfolsom@vuquestinc.hq.com	(858) 492-1222	(619) 330-2539		Supplier Member
Robert	Esleeck	Partner	WALL ESLEECK BABCOCK LLP	1076 W. Fourth Street, Ste. 100	Winston-Salem	NC	27101	resleeck@webllp.com	(336) 722-2922	(336) 714-7381		Supplier Member
Wanda	Li	President	WANDA TECHNOLOGY	16871 Millikan Avenue	Irvine	CA	92606-5011	wanda@wandatech.com	(949) 863-1629	(949) 863-9259		Manufacturer Member
Richard	Eanes	President	WARREN TRUCKING COMPANY, INC.	P O Box 5224	Martinsville	VA	24115-5224	reanes@warrentruck.com	(276) 956-3181	(276) 956-4433		Supplier Member
Glory	Artis	Director of Human Resources	WATKINS SHEPARD TRUCKING, INC.	1500 Blaine Street	Helena	MT	59601-6465	glorya@wksh.com	(406) 442-9536	(406) 449-7012		Supplier Member
Dan	Brown	CFO	WATKINS SHEPARD TRUCKING, INC.	1500 Blaine Street	Helena	MT	59601-6465	danb@wksh.com	(406) 442-9536	(406) 449-7012		Supplier Member
Neal	Rhyne	Commercial Producer	WATSON INSURANCE AGENCY, INC.	PO Drawer 697	Lincolnton	NC	28093	nrhyne@watsoninsurance.com	(704) 874-4700	(704) 736-1331		Supplier Member
Jeffrey	Harbst	Assistant Vice President	WEAVE CORPORATION	P O Box 348	Denver	PA	17517-0348	jeff@weavecorp.com	(717) 336-7577	(717) 336-4338		Supplier Member
David	Brault	CFO	WEIMAN/PREVIEW (Div. of Interlude Home)	135 Warren Street	Christiansburg	VA	24073	dbrault@interludehome.com	(540) 382-1401	(540) 382-1404		Manufacturer Member
Stephanie	Happer	Director of Marketing	WEYERHAEUSER COMPANY	9205 SW Gemini Drive Ste C	Beaverton	OR	97008	stephanie.happer@weyerhaeuser.com	(503) 246-5700		(971) 221-6128	Supplier Member
Malou	Mortera	CFO	WHITECRAFT, INC.	4100 Carolina Commerce Park	Ladson	SC	29456-6707	malou@whitecraft.net	(843) 851-4001	(843) 851-5588		Manufacturer Member
Debbie	Young	President	WINDHAM CASTINGS	151 Jimmy Carter Ind. Drive	Plains	GA	31780	dyoung@windhamcastings.com	(229) 824-5343	(229) 824-5322		Manufacturer Member
Joseph	Boyles	Controller	WINSTON FURNITURE (A Brown Jordan Int'l. Co.)	P.O. Box 868	Haleyville	AL	35565	jboyles@brownjordan.com				Manufacturer Member
Marcus	Cary	VP Sales	WISEWAY TRANSPORTATION SERVICES	P O Box 838	Hudson	WI	54016-0838	Marcus.cary@wiseway.com	(715) 381-2952			Supplier Member
Mark	Poovey	Partner	WOMBLE CARLYLE SANDRIDGE & RICE, PLLC	P O Box 84	Winston-Salem	NC	27102-0084	mpoovey@wcsr.com	(336) 721-3641	(336) 733-8398		Supplier Member
Matt	Croll	VP Finance	WOODARD (Craftmade Int'l. Inc. Subs.)	650 South Royal Lane, Ste 100	Coppell	TX	75019	mcroll@crown-chicago.com	(800) 877-2290			Manufacturer Member
Tonda	Curry	Controller	WOODMARK FURNITURE	P.O. Box 2448	High Point	NC	27261	tcurry@woodmarkfurniture.com				Manufacturer Member

Robert	Maricich	President/CEO	WORLD MARKET CENTER	495 S. Grand Central Pkwy	Las Vegas	NV	89106	bob.maricich@lasve	(888) 416-8600	(702) 599-9622	Supplier Member
Carolyn	Anderson	Human Relations Manager	WORLDWIDE LOGISTICS	P O Box 1328	Morganton	NC	28680-1328	Carolyn.Anderson@	(828) 584-1018	(828) 584-3113	Supplier Member
Holly	Stewart	Public Relations	WRANGLER HOME (VF Jeanswear)	1686 Deer Run Court	Oak Ridge	NC	27310	hollydstewart@earthl	(336) 558-9696	(336) 458-9696	Supplier Member
Doug	Wright	Vice President	WRIGHT OF THOMASVILLE	P O Box 1069	Thomasville	NC	27361-1069	doug@wrightlabels.c	(336) 472-4200		Supplier Member
Paula	Crump	Finance/Human Resources Manager	WRIGHT TABLE COMPANY	P.O. Box 518	Morganton	NC	28655	wrighttable@bellsout	(828) 437-2766		Manufacturer Member
Joseph	Hill	President/COO	WYNWOOD FURNITURE (Div. of DMI)	9780 Ormsby Station Rd Ste 2000	Louisville	KY	40223-4049	jhill@dmifurniture.co	(502) 426-4351	(502) 429-6285	Manufacturer Member
Jack	Hawn, Jr.	President	ZENITH GLOBAL LOGISTICS SOLUTIONS	P O Box 969	Conover	NC	28613-0969	jhawn@zenithfreight.	(828) 465-7036	(828) 465-7398	Supplier Member

# *Trustmark*

*Insurance Companies*

**Law Department**

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June 17, 2009

Ms. Rosalind Minor  
Arkansas Insurance Department  
Life and Health Division  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: Informational Letter – Expansion of bona fide association product offering  
Trustmark Life Insurance Company  
FEIN# 36-3421358; NAIC# 276-62863  
Filing Number: 9.00259 – BFA FILING American Home Furnishings Association (AHFA)  
Form Numbers: AXX/K Policy and AXX/C Certificate

Dear Ms. Minor:

Your Department approved the above-referenced Certificate and Policy of insurance, form AXX/C and AXX/K, on May 22, 2003. Your Department on June 3, 2008 approved the most recent revisions to the matrix paragraphs for these forms. With each of these forms filings, we apprised Your Department that the forms were for use with particular bona fide associations.

We would like to market the above-referenced forms with American Home Furnishings Association (AHFA), which we believe meets the criteria of a bona fide association.

The forms will be revised only to reflect the new bona fide association and plan administrator. All forms will otherwise remain unaltered from the version approved by your Department.

In addition to the Arkansas Questionnaire, we would like to offer supporting documentation. Please find a signed certificate certifying that American Home Furnishings is a bona fide association, the Articles of Incorporation, Bylaws and Trust Agreement for your review. Membership material and a list of members has also been provided.

Should you require any additional information in order to approve this request, please feel free to contact me at (800) 666-6977, extension 32406 or at my email address [paula.bures@trustmarkins.com](mailto:paula.bures@trustmarkins.com).

Sincerely,



Paula Bures  
Regulatory Advocacy Analyst  
The Trustmark Companies